

AMENDMENT TO AND LISTING OF THE CLAIMS

Please add claims 67-69 and amend claims 35, 51 and 59, wherein strikethrough and double brackets indicate a deletion and underline indicates an addition, as follows. This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1 – 34 (Cancelled)

Claim 35 (Currently Amended) An apparatus comprising:

a computer readable medium that stores data describing a term note; [[and]]

a computer readable medium that stores data describing a money market note; and

one or more computer processors in communication with the computer readable media and configured to ~~wherein liquidity is provided~~ provide liquidity to a financial transaction in which the term note and the money market note are issued by[[,]]:

upon receiving a payment for principal of the term note, crediting the payment to principal of the money market note if the principal of the money market note is not fully credited, and

crediting the payment to principal of the term note if the principal of the money market note is fully credited,

wherein the term note and the money market note have a same credit risk rating, ~~and wherein said computer readable media may be, but are not necessarily, distinct from each other.~~

Claim 36 (Previously Presented) The apparatus of claim 35 wherein the payment is held by a trust.

Claim 37 (Previously Presented) The apparatus of claim 35 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 38 (Previously Presented) The apparatus of claim 37 wherein the asset is an account receivable.

Claim 39 (Previously Presented) The apparatus of claim 35 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 40 (Previously Presented) The apparatus of claim 35 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 41 (Previously Presented) The apparatus of claim 40 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 42 (Previously Presented) The apparatus of claim 41 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claims 43 – 50 (Cancelled).

Claim 51 (Currently Amended) An apparatus comprising:

a computer readable medium that stores data describing a term note; [[and]]

a computer readable medium that stores data describing a money market note; and
one or more computer processors in communication with the computer readable media
and configured to wherein liquidity is provided provide liquidity to a financial transaction in
which the term note is issued and the money market note is held,

wherein the money market note and the term note have a same credit risk rating,

wherein a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited, ~~and~~

~~wherein said computer-readable media may be, but are not necessarily, distinct from each other.~~

Claim 52 (Previously Presented) The apparatus of claim 51 wherein the payment is held by a trust.

Claim 53 (Previously Presented) The apparatus of claim 51 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 54 (Previously Presented) The apparatus of claim 53 wherein the asset is an account receivable.

Claim 55 (Previously Presented) The apparatus of claim 51 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 56 (Previously Presented) The apparatus of claim 51 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 57 (Previously Presented) The apparatus of claim 56 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 58 (Previously Presented) The apparatus of claim 57 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 59 (Currently Amended) An apparatus comprising:

a computer readable medium that stores data describing a term note; [[and]]

a computer readable medium that stores data describing a money market note; and
one or more computer processors in communication with the computer readable media
and configured to wherein liquidity is provided provide liquidity to a financial transaction in
which the money market note is issued and the term note is held,

wherein the money market note and the term note have a same credit risk rating,

wherein a payment for principal of the term note is credited to principal of the money
market note if the principal of the money market note is not fully credited and the payment for
principal of the term note is credited to principal of the term note if the principal of the money
market note is fully credited, ~~and~~

~~wherein said computer readable media may be, but are not necessarily, distinct from each
other.~~

Claim 60 (Previously Presented) The apparatus of claim 59 wherein the payment is held by a
trust.

Claim 61 (Previously Presented) The apparatus of claim 59 wherein the principal of the
money market note and the principal of the term note are secured by an asset.

Claim 62 (Previously Presented) The apparatus of claim 61 wherein the asset is an account
receivable.

Claim 63 (Previously Presented) The apparatus of claim 61 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 64 (Previously Presented) The apparatus of claim 61 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 65 (Previously Presented) The apparatus of claim 64 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 66 (Previously Presented) The apparatus of claim 65 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 67 (New) The apparatus of claim 35, wherein the computer readable storage media are distinct from each other.

Claim 68 (New) The apparatus of claim 51, wherein the computer readable storage media are distinct from each other.

Claim 69 (New) The apparatus of claim 59, wherein the computer readable storage media are distinct from each other.